UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PA WILKES BARRE DIVISION

In re: RODERICK S. DELAPAZ \$ Case No. 5:14-bk-01938
YESENIA DELAPAZ \$
Debtor(s) \$

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/24/2014.
- 2) The plan was confirmed on 08/06/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/07/2017, 08/16/2018, 11/14/2018.
- 5) The case was completed on 05/23/2019.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>63</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$14,656.00.
- 10) Amount of unsecured claims discharged without full payment: \$72,360.67.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s) \$ 14,856.80 Less amount refunded to debtor(s) \$ 0.00

NET RECEIPTS \$ 14,856.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 3,000.00

\$ 815.07

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,815.07

Attorney fees paid and disclosed by debtor(s): \$ 1,000.00

Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
TIMOTHY B. FISHER, II, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	6,602.00	6,601.88	6,601.88	544.80	0.00
TOYOTA FINANCIAL SERVICES	Sec	41,594.00	47,319.09	704.94	704.94	0.00
NCO FINANCIAL SYSTEMS INC	Uns	0.00	375.43	375.43	30.98	0.00
TD BANK	Uns	426.00	456.18	456.18	37.65	0.00
US DEPT OF EDUCATION	Uns	50,601.00	54,429.93	54,429.93	4,491.66	0.00
QUANTUM3 GROUP, LLC	Sec	0.00	1,763.04	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	587.00	550.22	550.22	45.41	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	4,496.00	4,495.75	4,495.75	371.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	668.03	668.03	55.12	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	363.86	363.86	30.03	0.00
RESURGENT CAPITAL SERVICES	Uns	2,520.00	2,517.17	2,517.17	207.72	0.00
CAPITAL ONE BANK	Uns	0.00	644.58	644.58	53.19	0.00
CITIMORTGAGE, INC	Uns	311.00	345.86	345.86	28.54	0.00
BECKET & LEE	Uns	253.00	235.67	235.67	19.45	0.00
BECKET & LEE	Uns	2,683.00	2,975.88	2,975.88	245.58	0.00
WORLDS FOREMOST BANK	Uns	0.00	502.47	502.47	41.46	0.00
DITECH	Sec	165,266.00	167,105.29	4,134.20	4,134.20	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE	Uns	7,157.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	4,471.00	NA	NA	0.00	0.00
CHASE/BANK ONE	Uns	17,934.00	NA	NA	0.00	0.00
COMENITY BANK/VCTRSSEC	Uns	737.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	1,258.00	NA	NA	0.00	0.00
GECRB/JC PENNEY	Uns	447.00	NA	NA	0.00	0.00
KAY JEWELERS	Uns	4,161.00	NA	NA	0.00	0.00
KOHLS DEPT STORE	Uns	2,838.00	NA	NA	0.00	0.00
MICHAELS, LOUIS ASSOC	Uns	8,381.62	NA	NA	0.00	0.00
TD BANK USA/TARGET CREDIT	Uns	517.00	NA	NA	0.00	0.00
WEBBANK/DFS	Uns	2,517.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Uns	602.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	2,318.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,134.20	\$ 4,134.20	\$ 0.00
Debt Secured by Vehicle	\$ 704.94	\$ 704.94	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 4,839.14	\$ 4,839.14	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 75,162.91	\$ 6,202.59	\$ 0.00

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Expenses of Administration \$ 3,815.07 Disbursements to Creditors \$ 11,041.73

TOTAL DISBURSEMENTS: \$ 14,856.80

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/08/2019 By: /s/ CHARLES J. DEHART, III STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.